IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

MARGARET RUFFIN,)
Plaintiff,)
VS.) CIVIL ACTION NO. 04-0736-P-M
CITIFINANCIAL, a corporation,)
Defendant.)
ORDER ADOPTING THE REPORT AND RECOMMENDATION OF THE MAGISTRATE JUDGE	
After due and proper consideration of all portions of this file deemed relevant to the issues	
raised, and there having been no objections filed, the Report and the Report and Recommendation of	
the Magistrate Judge made pursuant to 28 U.S.C. § 636(b)(1)(B) and dated April 25, 2005 (doc.16),	
is hereby ADOPTED as the opinion of this court.	
Accordingly, it is ORDERED that plaintiff's Motion to Remand or, in the alternative, Motion to	
Dismiss (doc.6), be and is hereby DENIED.	
DONE this 9 th day of June, 2005.	
S/Virgil Pittman	
SENIOR UNITED STATES DISTRICT JUDGE	